



Copper Creek
Community Development District

www.coppercreekcdd.com

Francis Lange, Chairman

Kathy Menard, Vice Chair

Nicholas Scalice, Assistant Secretary

Jonathan McKnight, Assistant Secretary

April 21, 2026



Copper Creek Community Development District

Agenda

Seat 3: Francis Lange (C.)	
Seat 4: Kathy Menard (V.C.)	
Seat 1: Open Seat	
Seat 5: Nicholas Scalice (A.S.)	
Seat 2: Jonathan McKnight (A.S.)	

Tuesday
April 21, 2026
11:30 a.m.

2160 NW Reserve Park Trace
Port St. Lucie FL 34986-3223
[Join the meeting now](#)

Meeting ID: 215 038 420 610 83 and Passcode: P9RL9M29
1 872-240-4685 and Phone Conference ID: 822 557 76#

1. Roll Call
2. Organizational Matters
 - A. Consideration of Appointment of Supervisor(s) to Unexpired Term of Office(s) – Seat #1 (11/2028)
 - B. Oath for Newly Appointed Supervisor(s) – **Page 4**
 - C. Electing Officer(s)
3. Approval of Minutes of the June 17, 2025 Meeting – **Page 5**
4. Consideration of **Resolution #2026-01** Approving the Proposed Fiscal Year 2027 Budget and Setting the Public Hearing – **Page 16**
5. Discussion of:
 - A. Procedure for the General Election – **Page 26**
 - B. Fonroche Lighting America – **Page 27**
 - C. Approval of Replacement Solar Batteries with All Coast Electric, LLC – **Page 31**
6. Staff Reports
 - A. Attorney – Consideration of Request for Adjustment to District Counsel Fee Structure – **Page 32**
 - B. Engineer
 - 1) South Florida Water Management District Operable Gate Control Structure Construction Completion Certification Acceptance – **Page 34**
 - 2) Memorandum from Culpepper & Terpening, Inc. – Operable Gate Control Structure Completion Notification – **Page 36**
 - 3) Memorandum from Culpepper & Terpening, Inc. – Response Summary of the St. Lucie River and Estuary BMAP – **Page 38**
 - C. Field Manager
 - D. Manager
7. Financial Reports
 - A. Acceptance of Summary of Invoices – **Page 49**

8. Supervisors Requests and Audience Comments

9. Adjournment

Meetings are open to the public and may be continued to a time, date and place certain. For more information regarding this CDD please visit the website: <http://www.coppercreekcdd.com>

Oath of Office

I, _____ a resident of the State of Florida and citizen of the United States of America, and being a Supervisor of the **Copper Creek Community Development District** and a recipient of public funds on behalf of the District, do hereby solemnly swear or affirm that I will support the Constitution of the United States and of the State of Florida, and will faithfully, honestly and impartially discharge the duties devolving upon me in the office of Supervisor of the **Copper Creek Community Development District**, _____, Florida.

Signature _____

Mailing Address _____

County of Residence: _____

Telephone #: _____

E-mail: _____

Date: _____

Sworn to (or affirmed) before me this _____ day of _____, by _____ whose signature appears hereinabove.

Notary Public State of Florida

Print Name

My Commission expires

Personally known _____ or produced identification _____

Type of identification _____

**MINUTES OF MEETING
COPPER CREEK
COMMUNITY DEVELOPMENT DISTRICT**

The regular meeting of the Board of Supervisors of the Copper Creek Community Development District was held on Tuesday, June 17, 2025, at 11:30 a.m. at 2160 NW Reserve Park Trace, Port St. Lucie, Florida 34986.

Present and constituting a quorum were:

Francis Lange	Chairman
Kathy Menard	Vice Chairman
Jonathan McKnight	Assistant Secretary

Also present were:

Andressa Hinz Philippi	District Manager
Scott Cochran	District Counsel
Roberto Cabrera	District Engineer (by phone)

FIRST ORDER OF BUSINESS

Oath of Office for Mr. Randy Betancourt

Ms. Hinz Philippi: We are not doing the oath for Randy since he is not present today.

SECOND ORDER OF BUSINESS

Roll Call

Ms. Hinz Philippi called the meeting to order and called the roll.

THIRD ORDER OF BUSINESS

Approval of Minutes of the April 15, 2025 Meeting

Ms. Hinz Philippi: The next item would be approval of the minutes of April 15, 2025 on page 4. If you have any additions, corrections or deletions, please let me know, if not, a motion to approve would be in order.

On MOTION by Mr. Lange seconded by Ms. Menard with all in favor, the Minutes of the April 15, 2025 Meeting were approved.

FOURTH ORDER OF BUSINESS

Public Hearing to Adopt the Fiscal Year 2026 Budget

A. Motion to Open the Public Hearing

Ms. Hinz Philippi: The next item would be the public hearing to adopt the fiscal year 2026 budget on page, and I need a motion to open the public hearing.

On MOTION by Mr. Lange seconded by Ms. Manard with all in favor, opening the Public Hearing was approved.

B. Public Comment and Discussion

C. Consideration of Resolution #2025-06 Annual Appropriation Resolution

Ms. Hinz Philippi: The next item would be public comment and discussion, and just for the record we do not have any public here today. Does the Board have any discussion, we did have a discussion last time and we adjusted the things that we needed in the budget, so are we good with that>

Ms. Menard: Yes, we're good.

Ms. Hinz Philippi: Alright, so the next item would be consideration of resolution #2025-06 the annual appropriation resolution. This is the resolution for the Copper Creek Development District relating to the annual appropriations and adopting the budget for the fiscal year beginning October 1, 2025, and ending September 30, 2026. I need a motion to approve, and this is the appropriation resolution and the total of all funds is \$543,581, composing of the general fund of \$231,018 and the total debt service of \$312,563. I need a motion to approve resolution #2025-06.

On MOTION by Mr. Lange seconded by Ms. Manard with all in favor, Resolution #2025-06 the Annual Appropriation Resolution was approved.

D. Consideration of Resolution #2025-07 Levy of Non Ad Valorem Assessments

Ms. Hinz Philippi: The next item would be consideration of resolution #2025-07, this is the resolution that levies the Non Ad Valorem Assessments, and as you know we have an agreement with the county and they provide the collection for us in the amount of \$153,388.80, and resolution #2025-07 does that, levying a Non Ad Valorem

Maintenance Assessment for the general fund and adopting an assessment roll of the Copper Creek Community Development District for fiscal year 2026.

On MOTION by Mr. Lange seconded by Mr. McKnight with all in favor, Resolution #2025-07 Levy of Non Ad Valorem Assessments was approved.

E. Motion to Close the Public Hearing

Ms. Hinz Philippi: The next item would be a motion to close the public hearing.

On MOTION by Mr. Lange seconded by Mr. McKnight with all in favor, closing the Public Hearing was approved.

FIFTH ORDER OF BUSINESS Audit Selection Committee Meeting

- A. Opening the Audit Selection Committee Meeting**
- B. Roll Call**
- C. Ranking of Respondents to RFP**
- D. Adjournment**

Ms. Hinz Philippi: The next item would be audit section committee meeting, I need a motion to open the audit selection committee meeting.

On MOTION by Mr. McKnight seconded by Mr. Lange with all in favor, opening the Audit Selection Committee meeting was approved.

Ms. Hinz Philippi: The next item is roll call and I would encourage the Board to vote for the same people on the Board to be the audit selection committee for the audit selection meeting, so I need a motion to keep the same Board members to serve on the committee

On MOTION by Mr. McKnight seconded by Ms. Menard with all in favor, authorizing the entire Board of Supervisors to serve as the Audit Selection Committee was approved.

Ms. Hinz Philippi: So, we have the same people on the Board as the audit committee. Now we have ranking of respondents to the RFP. This ranking is going to be easy because we only had one firm that responded. So, you guys can just vote, and

there is the criteria there, 20 points for each category, so if you want to give Grau & Associates a score there, whatever it is 80 points or 100 points because we had only response. I can tell you that their prices are basically the best ones around but, we could go out again and try to get other people to respond but, they are pretty consistent, they have been doing a good job. They gave us a 10 year proposal, and it's just for us to see the price, it doesn't really matter, we can change next year if you don't feel like going with them again, we don't close it off in 10 years, even though, in 5 years we have to do the audit selection committee meeting again, so it's just for them to give us a price, so it's just for us to see.

Mr. McKnight: So, in 5 years the outlook that they gave us that will still be accurate?

Ms. Hinz Philippi: Yes.

Mr. McKnight: Ok.

Ms. Hinz Philippi: Then we can do this again and we don't need to select them again but, we still have the amounts that they give us.

Mr. McKnight: Ok, so we're locked in at that price with our commitment.

Ms. Hinz Philippi: Yes, and every year we can select another audit firm if we want to.

Ms. Menard: Ok.

Mr. Cochran: And the only with that is you would have to go through the audit selection committee process again where you have to approve the evaluation of criteria and the request for proposals and send that out. I'll tell you it's not uncommon for Grau to be the only respondent, they really have kind of niche for doing this for Special Districts and they're able to do it at a price that a lot of the other accounting firms can't compete with just because they're so familiar with it, and a lot of accounting firms just don't understand the weird intricacies with CDDs, so they do a great job and they do the vast majority of the Districts. I mean there are a couple of other firms that do some of them but, Grau & Associates is definitely the major player.

Ms. Hinz Philippi: So, I would like to have the ranking, and how many points you would like to give Grau.

Mr. Lange: Ok, I'd give them 100 points.

Ms. Hinz Philippi: Ok, Kathy your ranking?

Ms. Menard: I'll give them 90 points.

Ms. Hinz Philippi: Ok, and Jonathan?

Mr. McKnight: Well, they're the only one so I'll give them 100 points.

Ms. Hinz Philippi: Ok, so the ranking for the respondent is going to be, Grau & Associates is going to be ranked #1.

Mr. McKnight: Yes.

On MOTION by Mr. Lange seconded by Ms. Menard with all in favor, ranking of respondents to the RFP, ranking Grau & Associates as the #1 ranked auditing firm was approved.

Ms. Hinz Philippi: Ok, now I need a motion to adjourn the audit selection committee meeting.

On MOTION by Mr. Lange seconded by Ms. Menard with all in favor, the Audit Selection Committee meeting was adjourned.

SIXTH ORDER OF BUSINESS Selection of Audit Firm

Ms. Hinz Philippi: Now we have selection of audit firm, and the selection was for Grau & Associates, I just need a motion to confirm that selection.

On MOTION by Mr. Lange seconded by Mr. McKnight with all in favor, selecting Grau & Associates to serve as the auditor for the District was adjourned.

SEVENTH ORDER OF BUSINESS Staff Reports

Ms. Hinz Philippi: The next item would be staff reports, attorney, do you have anything for us, Scott?

A. Attorney

Mr. Cochran: The only thing I have, and I think you actually have it under the manager's report, yes, so other than the stuff you already have under the manager, I don't have anything specific to add.

Ms. Hinz Philippi: Ok.

B. Engineer

Ms. Hinz Philippi: The next item would be engineer, Roberto, do you have any updates for us?

Mr. Cabrera: Yes, I do, thank you Andressa. I have an update on the South Florida Water Management District permit for the control structure modification, it's going a little bit slower than what we would like, there's some new rule that we're under for December, so we've requested exceptions from some of those requirements, so there's some O&M and costs estimate requirements that go along with those. The latest comments we got from South Florida Water Management are all administrative in nature which I think is a good sign that our application is on track for being approved. The one item that's still kind of still out there with them is, we had this permit back in the day, 15 or 20 years ago maybe, and we got a transfer of maintenance responsibility to the CDD for the stormwater system, so we have that transfer, and what they can't find in their files is where it was ever requested to be transfer from permit to operations, so they may make us apply for that process right now if they can't find it in their files. It's something that's pretty straight forward, again it's an administrative thing but, they're trying to dot their I's and cross their T's, so I welcome any questions on that.

Ms. Hinz Philippi: Alright, and when are we going to know if they found the file or not?

Mr. Cabrera: What I'm seeing Andressa is we should know within the next two weeks if they find that paperwork, and every time you submit something to South Florida Water Management they have 30 days to review and respond to it, so the response windows kind of take a little bit of time. So, assuming we get that from them, then we'll apply for it, and then they'll have another 30 days to review and respond to our response.

Ms. Hinz Philippi: Ok, alright. Is there any way that you could just submit this documentation already?

Mr. Cabrera: Well, I know we have it Andressa because we have the document that proves that the operation belongs to the CDD, so I know that was filed, it's just

something that they have to find, the documentation that converts it from permit to operations.

Ms. Hinz Philippi: Ok, and even though you have the document proving that we have it, what you have they don't accept, they just want to find their copy?

Mr. Cabrera: Yes, they want that one specific document, so the steps are, first you convert from permit to operations, and that's usually done by the developer and then at some point when it gets transferred the CDD, that operations goes from the developer to the CDD, and that's always the second step and that's the one we have but, they're looking for the first step document.

Mr. Lange: Is that the one Lennar should have filed?

Mr. Cabrera: Yes, and I'm sure that they did because at the time they wouldn't have transferred it to the CDD had it not been converted yet, it's just that the paperwork is somewhere missing.

Ms. Hinz Philippi: Ok.

Mr. Cabrera: And that's the main thing, there's a couple of other administrative things, and Andressa may want to make sure on some applications, and it's stuff that we can work out but, this one, we're waiting on direction to see how we respond.

Ms. Hinz Philippi: Ok.

Mr. Cabrera: If they find that paperwork, we're good to go, and we'll address the other comments, if they don't, we have to reapply for this conversion.

Mr. McKnight: So, if they can't find it and you have to reapply, how far does that set your timeline back?

Mr. Cabrera: That's a standard, I've never gotten any comments on an application like that, it's just a matter of 30 days.

Mr. McKnight: Ok.

Ms. Menard: And you can't just let Lennar provide that?

Mr. Cabrera: Yes, I guess I could try to reach out to somebody over there and see if they can find it in their files.

Mr. McKnight: Ok, and if we have to refile, is there an additional fee for us to refile that?

Mr. Cabrera: There shouldn't have to be, conversion to operations I don't believe there is, and if there is it's a minor fee, we already paid the fee for this current permit for the current modification, this other one, if there is a fee, it's a minor fee.

Mr. McKnight: Ok.

Ms. Hinz Philippi: Alright, Roberto, so keep us updated please.

Mr. Cabrera: Yes.

Ms. Menard: Thank you.

Ms. Hinz Philippi: Thank you.

C. Field Manager – Monthly Report

Ms. Hinz Philippi: For field manager, you have the report, and that is there, and it's just for the lakes and his routine findings, so I think everything was good there.

D. Manager

- 1) Number of Registered Voters in the District – 1,103**
- 2) Consideration of Proposed Fiscal Year 2026 Meeting Schedule**
- 3) Form 1 Financial Disclosure Due July 1, 2025**
- 4) Reminder to Complete Annual Ethics Training by December 31, 2025**

Ms. Hinz Philippi: The next item would be manager and the number of registered voters, and this is just informational for you guys because the Board is already resident controlled, so this just information. This is just because some Districts have less than 250 registered voters and they are transitioning but, for you guys it's just for informational purposes. The next item here would be consideration of proposed fiscal year 2026 meeting schedule, and I would like you guys to take a look at the meeting schedule and see if the dates there are good so we can approve that. Again, these are just preset dates because when we advertise once a year we spend less money so we just advertise everything at once and we meet only when we need to.

Ms. Menard: Right, it will still be the Tuesdays.

Ms. Hinz Philippi: Yes.

Ms. Menard: So, I approve.

Ms. Hinz Philippi: Alright, so I need a motion to approve the meeting schedule.

On MOTION by Ms. Menard seconded by Mr. Lange with all in favor, accepting the proposed Fiscal Year 2026 Meeting Schedule was approved.

Ms. Hinz Philippi: The next item would be the financial disclosure form, the Form 1, and don't forget you have until July 1st to file. Here I have that Francis, and Kathy filed, and Jonathan, Randy and Nicholas did not file yet, and so I would like to remind you that in September they start fining you and it's not fun. Then the ethics training, I think maybe Scott can provide us with some links.

Mr. Cochran: Yes, we sent that out at the last meeting.

Ms. Hinz Philippi: Ok.

Ms. Menard: And the links were helpful, thank you.

Mr. Cochran: Sure.

Ms. Hinz Philippi: And again, you have until December 31st to finish your ethics training for this year, and this year when you file your Form 1s, you probably can mark that you did your ethics training for last year, so that it's always reporting the last year.

Mr. Lange: One thing about filing the Form 1 this year, all my previous data from last year was already in there, I just selected that everything was still the same, and it took me like a minute to complete the form, verify it, and submit it.

Ms. Hinz Philippi: That's awesome.

Mr. Lange: So, keep that in mind, once you do your first one, if nothing changes, it's easy to resubmit.

Mr. McKnight: I don't think I got any new links for the training.

Ms. Menard: I'll forward it to you.

Mr. McKnight: Alright.

EIGHTH ORDER OF BUSINESS Financial Reports

A. Summary of Invoices

B. Acceptance of Unaudited Financials

Ms. Hinz Philippi: Alright, with that said, we can go to financial reports, tab A is summary of invoices, and tab B is the acceptance of the unaudited financials. I'd like a motion to approve both of those.

On MOTION by Mr. Lange seconded by Ms. Menard with all in favor, the Summary of Invoices, and the Unaudited Financials were approved.

NINTH ORDER OF BUSINESS Supervisors Requests and Audience Comments

Ms. Hinz Philippi: The next item would be Supervisor’s requests and audience comments, do we have any Supervisor’s requests at this time?

Ms. Menard: Yes. I need an update on the solar lighting because I still see it hasn’t been addressed.

Ms. Hinz Philippi: Ok, so I was going to talk about that under the field report but, Matt didn’t come today. So, we did reach out again, we have somebody that is working on it right now, and it’s under warranty so we need somebody that is qualified that is going to do what the warranty guys ask for. Remember I told you guys, we were looking for him, now we have the person, we just got him like 2 weeks ago, so Matt already scheduled with him, they went there, he saw everything that he needs for it, and now he’s going to come back to take it off and then send it to the manufacturer and then put it back.

Ms. Menard: Because now the one by the circle through the back gate, that one is not working.

Ms. Hinz Philippi: Right, and they are going to fix that but, now we have the person. The most difficult thing that we had to do was to find somebody that had the qualifications that could do the job because we under warranty and if we don’t do it with somebody that knows we’re going to lose the warranty.

Mr. Lange: Right, and then we would have to pay for it out of our CDD funds.

Ms. Hinz Philippi: Yes.

Ms. Menard: So, I just think those solar lights are a huge mistake, I think it was the biggest waste and huge mistake because the one that’s not working now by the roundabout towards the school it’s completely covered by a palm tree.

Mr. McKnight: Can we get the palm trees trimmed?

Mr. Lange: They should be getting trimmed, and I can send an email to Joe on behalf of the CDD, the palm trees are impeding the sun to our light which therefore is preventing the lights from operating as they should.

Ms. Hinz Philippi: Ok.

Ms. Menard: I just want to verify that it's not the trees covering the solar versus it's really a problem like I can't determine that.

Mr. Lange: Right.

Ms. Hinz Philippi: No. Well, the ones that are defective, we're taking care of those, and I'll let you guys know when the guy is going to be there, and I'll send that email just to let you know.

Mr. Lange: Ok.

Ms. Hinz Philippi: Ok, and just for the record we don't have any audience here today, so no audience comments.

TENTH ORDER OF BUSINESS

Adjournment

Ms. Hinz Philippi: The next item would be a motion to adjourn.

On MOTION by Mr. Lange seconded by Ms. Menard with all in favor, the Meeting was adjourned.

Secretary /Assistant Secretary

Chairman / Vice Chairman

RESOLUTION 2026-01

A RESOLUTION OF THE COPPER CREEK COMMUNITY DEVELOPMENT DISTRICT APPROVING THE DISTRICT'S PROPOSED BUDGET FOR FISCAL YEAR 2027 AND SETTING A PUBLIC HEARING THEREON PURSUANT TO FLORIDA LAW

WHEREAS, the District Manager has prepared the proposed budget for the Fiscal Year 2027; and

WHEREAS, the Board of Supervisors approves the proposed budget for purpose of submitting said budget to the local governing authorities not less than 60 days prior to the public hearing date in accordance with Chapter 190.008(b), Florida Statutes: and

WHEREAS, the Board of Supervisors desires to set the public hearing date;

NOW, THEREFORE, BE IT RESOLVED BY THE BOARD OF SUPERVISORS OF THE COPPER CREEK COMMUNITY DEVELOPMENT DISTRICT:

1. The proposed budget for Fiscal Year 2027 is hereby approved for the purpose of conducting a public hearing to adopt said budget.
2. A public hearing on said approved budget is hereby declared and set for the following date, hour and place:

Date: _____
Hour: _____
Place: _____

Notice of public hearing shall be published in accordance with Florida Law.

Adopted this ____ day of _____, 202

Chairman/Vice Chairman

Secretary/Assistant Secretary

Copper Creek
Community Development District

Proposed Budget
FY 2027



Table of Contents

1-2	<u>General Fund</u>
3	<u>Series 2021 Note Amortization Schedule</u>
4-5	<u>Narratives</u>
6	<u>Debt Service Fund Series 2019</u>
7	<u>Series 2019 Amortization Schedule</u>
8	<u>Assessment Schedule</u>

Copper Creek
Community Development District
Proposed Budget
General Fund

Description	Adopted Budget FY2026	Actuals Thru 3/31/26	Projected Next 6 Months	Projected Thru 9/30/26	Proposed Budget FY 2027
REVENUES:					
Special Assessments - On Roll	\$144,185	\$139,208	\$4,978	\$144,185	\$144,185
Stormwater Rebate	76,896	-	76,896	76,896	\$76,896.00
Interest income	9,937	10,813	10,813	21,626	9,937
TOTAL REVENUES	\$231,018	\$150,020	\$92,687	\$242,707	\$231,018

EXPENDITURES:

Administrative

Supervisor Fees	\$4,000	\$-	\$1,800	\$1,800	\$4,000
FICA Taxes	306	-	138	138	306
Engineering	10,000	11,260	11,260	22,520	22,000
Attorney	15,000	2,750	3,850	6,600	15,000
Assessment Administration	4,971	4,971	-	4,971	4,971
Annual Audit	5,000	4,200	-	4,200	5,000
Arbitrage Rebate	1,200	-	600	600	1,200
Dissemination Agent	5,350	2,675	2,675	5,350	5,350
Trustee Fees	6,000	4,000	-	4,000	6,000
Management Fees	37,415	18,708	18,707	37,415	39,286
Information Technology	1,200	600	600	1,200	1,284
Website Maintenance	1,200	600	600	1,200	1,284
Telephone	50	-	25	25	50
Postage & Delivery	500	98	250	348	500
Printing & Binding	600	5	300	305	600
Insurance General Liability	8,900	7,895	-	7,895	9,345
Legal Advertising	1,500	-	750	750	1,500
Other Current Charges	700	409	350	759	700
Office Supplies	100	0	50	50	100
Dues, Licenses & Subscriptions	175	175	-	175	175
Capital Outlay	100	-	50	50	100
Operating Reserve	17,870	-	-	-	35,371
TOTAL ADMINISTRATIVE	\$122,137	\$58,346	\$42,005	\$100,351	\$154,122

Operations & Maintenance

Field Expenditures

Field Management	\$2,140	\$1,070	\$1,070	\$2,140	\$2,290
Lake Management	15,500	7,650	7,650	15,300	15,500
Midge Control	5,700	2,808	2,808	5,616	5,700
Littoral Maintenance	1,800	900	900	1,800	1,800
Stormwater Maintenance /R&R	48,896	69,750	15,000	84,750	46,746
Stormwater Contingencies	4,860	4,490	\$4,490	8,980	4,860
TOTAL FIELD EXPENDITURES	\$78,896	\$86,668	\$19,490	\$93,730	\$76,896

Copper Creek
Community Development District
Proposed Budget
General Fund

Description	Adopted Budget FY2026	Actuals Thru 3/31/26	Projected Next 6 Months	Projected Thru 9/30/26	Proposed Budget FY 2027
Street Lighting Loan					
Series 2021					
Interest - 11/01	\$707	\$709	\$-	\$709	\$-
Principal - 5/1	28,571	-	28,571	28,571	-
Interest - 5/01	707	-	707	707	-
TOTAL STREET LIGHTING LOAN	\$29,985	\$709	\$29,278	\$29,987	\$-
TOTAL EXPENDITURES	\$231,018	\$145,722	\$90,773	\$224,068	\$231,018
EXCESS REVENUES (EXPENDITURES)	\$0	\$4,298	\$1,913	\$18,639	\$ -

Gross Assessments	\$ 153,389
Less: Discounts & Collections 5%	(9,203)
Net Assessments	\$ 144,185

Product	Assessable Units	Total Gross Assessment	FY26 Gross Per Unit	FY27 Gross Per Unit	Increase/ (Decrease)
Single Family	576	\$ 153,388.80	\$ 266.30	\$ 266.30	-
Total	576	\$ 153,388.80			

Copper Creek

Community Development District

Budget Narrative

REVENUES

Special Assessments-Tax Roll

The District will levy a Non-Ad Valorem assessment on all sold and platted parcels within the District in order to pay for the operating expenditures during the Fiscal Year.

Storm Water Fee Assessment

The City of Port St. Lucie assesses the residents of the District for Repairs, Maintenance and Capital Improvements of the Drainage System. The city then remits the storm water fees less an administrative fee to the District since the District provides all of these services.

Interest

The District earns interest on the monthly average collected balance for each of their investment accounts.

Expenditures - Administrative

Supervisors Fees

Chapter 190 of the Florida Statutes allows for members of the Board of Supervisors to be compensated \$200 per meeting in which they attend. The budgeted amount for the fiscal year is based on all supervisors attending 6 meetings.

FICA Taxes

Payroll taxes on Board of Supervisor's compensation. The budgeted amount for the fiscal year is calculated at 7.65% of the total Board of Supervisor's payroll expenditures.

Engineering

The District's engineer will provide general engineering services to the District, i.e. attendance and preparation for monthly board meetings, review of invoices, and other specifically requested assignments.

Attorney

The District's Attorney, will be providing general legal services to the District, i.e., attendance and preparation for monthly Board meetings, review of contracts, review of agreements and resolutions, and other research assigned as directed by the Board of Supervisors and the District Manager.

Annual Audit

The District is required to conduct an annual audit of its financial records by an Independent Certified Public Accounting Firm. The budgeted amount for the fiscal year is based on contracted fees from the previous year engagement plus anticipated increase.

Assessment Roll Administration

GMS SF, LLC provides assessment services for closing lot sales, assessment roll services with the local Tax Collector and financial advisory services.

Dissemination Agent

The District is required by the Security and Exchange Commission to comply with Rule 15(c)(2)-12(b)(5), which relates to additional reporting requirements for un-rated bond issues.

Trustee Fees

The District bonds will be held and administered by a Trustee. This represents the trustee annual fee.

Management Fees

The District receives Management, Accounting and Administrative services as part of a Management Agreement with Governmental Management Services-South Florida, LLC. The budgeted amount for the fiscal year is based on the contracted fees outlined in Exhibit "A" of the Management Agreement.

Information Technology

The District processes all of its financial activities, i.e. accounts payable, financial statements, etc. on a main frame computer leased by Governmental Management Services – South Florida, LLC.

Website Maintenance

Per Chapter 2014-22, Laws of Florida, all Districts must have a website to provide detailed information on the CDD as well as links to useful websites regarding Compliance issues. This website will be maintained by GMS-SF, LLC and updated monthly.

Communication - Telephone

New internet and Wi-Fi service for Office.

Copper Creek
Community Development District
Budget Narrative

Expenditures - Administrative (continued)

Postage and Delivery

Actual postage and/or freight used for District mailings including agenda packages, vendor checks and other correspondence.

Insurance General Liability

The District's General Liability & Public Officials Liability Insurance policy is with a qualified entity that specializes in providing insurance coverage to governmental agencies. The amount is based upon similar Community Development Districts.

Printing and Binding

Copies used in the preparation of agenda packages, required mailings, and other special projects.

Legal Advertising

The District is required to advertise various notices for monthly Board meetings and other public hearings in a newspaper of general circulation.

Other Current Charges

This includes monthly bank charges and any other miscellaneous expenses that incur during the year.

Office Supplies

Supplies used in the preparation and binding of agenda packages, required mailings, and other special projects.

Due, Licenses & Subscriptions

The District is required to pay an annual fee to the Florida Department of Commerce for \$175.

Capital Outlay

Represents any minor capital expenditures the District may need to make during the Fiscal Year such as a file cabinet for District files.

Operating Reserves

Funds for expenditures of the District will be incurred before assessments are collected.

Contingencies

A contingency for any unanticipated and unscheduled cost to the District.

Expenditures - Field

Field Management

The District has a contract Governmental Management Services, South Florida, LLC for on-site management. The responsibilities include reviewing contracts and other maintenance related items.

Stormwater Maintenance/R&R

Represents the maintenance of the stormwater management system.

Stormwater Contingencies

Represents any contingencies of the stormwater management system.

Lake Management

The district has an agreement with Solitude Lake Management which includes monthly cleaning of all District lakes.

Midge Control

The district has an agreement with Solitude Lake Management which includes monthly midge management services.

Littoral Maintenance

The district has an agreement with Solitude Lake Management which includes monthly maintenance of littoral plants.

Copper Creek
Community Development District
Proposed Budget
Debt Service Series 2019 Special Assessment Refunding Bonds

Description	Adopted Budget FY2026	Actuals Thru 3/31/26	Projected Next 6 Months	Projected Thru 9/30/26	Proposed Budget FY 2027
REVENUES:					
Special Assessments - On Roll	\$323,127	\$311,971	\$11,156	\$323,127	\$323,127
Special Assessments - Prepaid	-	7,462	-	7,462	-
Interest Earnings	10,000	8,493	8,493	16,985	10,000
Carry Forward Surplus ⁽¹⁾	310,400	304,862	-	304,862	339,748
TOTAL REVENUES	\$643,527	\$632,787	\$19,649	\$652,436	\$672,875
EXPENDITURES:					
Interest - 11/1	\$107,281	\$107,406	\$-	\$107,406	\$105,406
Principal - 11/1	100,000	100,000	-	100,000	105,000
Interest - 5/1	105,281	-	105,281	105,281	103,306
TOTAL EXPENDITURES	\$312,563	\$207,406	\$105,281	\$312,688	\$313,713
TOTAL EXPENDITURES	\$312,563	\$207,406	\$105,281	\$312,688	\$313,713
EXCESS REVENUES (EXPENDITURES)	\$330,965	\$425,381	\$(85,632)	\$339,748	\$359,163

⁽¹⁾ Carry Forward is Net of Reserve Requirement

Interest Due 11/1/27	\$103,306.25
Principal Due 11/1/27	\$110,000.00
	<u>\$213,306.25</u>

Gross Assessments	\$ 343,752
Less: Discounts & Collections 5%	(20,625)
Net Assessments	<u>\$ 323,127</u>

Product	Assessable Units	Total Gross Assessment	FY26 Gross Per Unit	FY27 Gross Per Unit	Increase/ (Decrease)
Single Family	575	\$ 343,752.25	\$ 597.83	\$ 597.83	\$ -
Total	575	\$ 343,752.25			

Copper Creek
Community Development District
AMORTIZATION SCHEDULE
Debt Service Series 2019 Special Assessment Refunding Bonds

Period	Outstanding Balance	Coupons	Principal	Interest	Annual Debt Service
11/01/26	4,370,000	4.000%	105,000	105,406	
05/01/27	4,265,000	4.000%	-	103,306	316,612.50
11/01/27	4,265,000	4.000%	110,000	103,306	
05/01/28	4,155,000	4.000%	-	101,106	312,212.50
11/01/28	4,155,000	4.000%	110,000	101,106	
05/01/29	4,045,000	4.000%	-	98,906	312,812.50
11/01/29	4,045,000	4.000%	115,000	98,906	
05/01/30	3,930,000	4.000%	-	96,606	313,212.50
11/01/30	3,930,000	4.750%	120,000	96,606	
05/01/31	3,810,000	4.750%	-	93,756	312,512.50
11/01/31	3,810,000	4.750%	125,000	93,756	
05/01/32	3,685,000	4.750%	-	90,788	316,575.00
11/01/32	3,685,000	4.750%	135,000	90,788	
05/01/33	3,550,000	4.750%	-	87,581	315,162.50
11/01/33	3,550,000	4.750%	140,000	87,581	
05/01/34	3,410,000	4.750%	-	84,256	313,512.50
11/01/34	3,410,000	4.750%	145,000	84,256	
05/01/35	3,265,000	4.750%	-	80,813	311,625.00
11/01/35	3,265,000	4.750%	150,000	80,813	
05/01/36	3,115,000	4.750%	-	77,250	314,500.00
11/01/36	3,115,000	4.750%	160,000	77,250	
05/01/37	2,955,000	4.750%	-	73,450	311,900.00
11/01/37	2,955,000	4.750%	165,000	73,450	
05/01/38	2,790,000	4.750%	-	69,531	314,062.50
11/01/38	2,790,000	4.750%	175,000	69,531	
05/01/39	2,615,000	4.750%	-	65,375	315,750.00
11/01/39	2,615,000	5.000%	185,000	65,375	
05/01/40	2,430,000	5.000%	-	60,750	316,500.00
11/01/40	2,430,000	5.000%	195,000	60,750	
05/01/41	2,235,000	5.000%	-	55,875	311,750.00
11/01/41	2,235,000	5.000%	200,000	55,875	
05/01/42	2,035,000	5.000%	-	50,875	316,750.00
11/01/42	2,035,000	5.000%	215,000	50,875	
05/01/43	1,820,000	5.000%	-	45,500	316,000.00
11/01/43	1,820,000	5.000%	225,000	45,500	
05/01/44	1,595,000	5.000%	-	39,875	314,750.00
11/01/44	1,595,000	5.000%	235,000	39,875	
05/01/45	1,360,000	5.000%	-	34,000	313,000.00
11/01/45	1,360,000	5.000%	245,000	34,000	
05/01/46	1,115,000	5.000%	-	27,875	315,750.00
11/01/46	1,115,000	5.000%	260,000	27,875	
05/01/47	855,000	5.000%	-	21,375	312,750.00
11/01/47	855,000	5.000%	270,000	21,375	
05/01/48	585,000	5.000%	-	14,625	314,250.00
11/01/48	585,000	5.000%	285,000	14,625	
05/01/49	300,000	5.000%	-	7,500	315,000.00
11/01/49	300,000	5.000%	300,000	7,500	
Total			\$4,370,000	\$3,067,356	\$7,437,356

Copper Creek
Community Development District
Non-Ad Valorem Assessments Comparison
2026-2027

Product Type	O&M Units	Bonds Units 2019	Annual Maintenance Assessments			Annual Debt Assessments			Total Assessed Per Unit		
			FY 2027	FY2026	Increase/(decrease)	FY 2027	FY2026	Increase/(decrease)	FY 2027	FY2026	Increase/(decrease)
Single Family	576	575	\$266.30	\$266.30	\$0.00	\$597.83	\$597.83	\$0.00	\$864.13	\$864.13	\$0.00
Total	576	575									

**NOTICE OF QUALIFYING PERIOD FOR CANDIDATES FOR THE BOARD OF
SUPERVISORS OF THE COPPER CREEK COMMUNITY DEVELOPMENT DISTRICT**

NOTICE IS HEREBY GIVEN that the qualifying period for candidates for the office of Supervisor of the Copper Creek Community Development District ("District") will commence at **noon on June 8, 2026, and close at noon on June 12, 2026**. As provided in Section 99.061(8), Florida Statutes, qualifying papers may be submitted beginning **May 25, 2026**, to be processed and filed during the qualifying period. Candidates must qualify for the office of Supervisors of the District with the St. Lucie County Supervisor of Elections, at one of the following locations (the Supervisor of Elections recommends that qualifying papers filed during the **June 8-12** qualifying period be submitted to the Fort Pierce office):

St. Lucie West South County Annex 250 NE Country Club Drive Port St. Lucie, Florida 34986-2408 Telephone: (772) 462-1500	Dorothy J. Conrad County Admin. Annex 1664 S.E. Walton Road Port St. Lucie, Florida 34952 Telephone: (772) 462-1500
---	--

Renaissance Business Park 4132 Okeechobee Road Fort Pierce, Florida 34947 Telephone: (772) 462-1500	Tradition Tax Collector's Office 10264 SW Village Parkway Port St. Lucie, Florida 34987 (772) 462-1500
--	---

All candidates shall qualify for individual seats in accordance with Section 99.061, Florida Statutes, and must also be qualified electors of the District. A qualified elector is any person at least 18 years of age who also is a citizen of the United States, a legal resident of the State of Florida and of the District, and who is registered to vote with the St. Lucie County Supervisor of Elections. Campaigns shall be conducted in accordance with Chapter 106, Florida Statutes.

The District has **two** seats up for election, specifically **Seat #3, and Seat #4**. Each seat carries a four-year term of office. Elections are nonpartisan and will be held at the same time as the general election on **November 3, 2026**, in the manner prescribed by law for general elections.

For additional information, please contact the St. Lucie County Supervisor of Elections.

DISTRICT
Andressa Hinz Philippi, District Manager
COPPER CREEK COMMUNITY DEVELOPMENT
DISTRICT



March 20, 2026

Michael J. Pawelczyk
Copper Creek Community
Development District
Billing Cochran, P.A. 515 East Las
Olas Boulevard, Suite 600
Fort Lauderdale, Florida, 33301

Dear Mr. Pawelczyk,

Florida's environment makes installing and maintaining traditional streetlighting challenging. Severe storms, high humidity, evolving building codes, and complex utility coordination often slow projects and increase costs. For the more than 1,000 Community Development Districts established under Chapter 190 of the Florida Statutes, infrastructure decisions must balance reliability, speed of deployment, and long-term operating costs.

Fonroche Lighting America provides an alternative. With nearly 20 years of experience in autonomous solar lighting and more than 250,000 systems operating worldwide, our technology is designed to perform reliably in demanding climates like Florida's.

Our solar streetlights operate independently of the electrical grid, eliminating trenching, wiring, and utility coordination. The result is faster installation, protection from wire theft, and dependable lighting 365 nights a year, even during grid outages. Installation is straightforward whether your district needs one light or hundreds, allowing communities to respond to lighting needs in weeks rather than months.



Worried about upfront costs?

Fonroche Lighting America offers a Lighting-as-a-Service (LaaS) solution that turns capital expenses into manageable operating expenses. With a simple setup fee and a predictable monthly payment, your entire project is covered-from equipment and installation to ongoing maintenance.

No surprises. No delays. Let's make solar lighting the new standard for your next project. I'd be happy to provide a full energy analysis and photometric design-at no obligation. In the meantime, I would love to arrange a Lunch and Learn with your district.

Please feel free to call or text me at 339-225-4530 Ext 217 or email me at michael.montenaro@fonroche.us.

Sincerely,

Michael Montenaro

Michael Montenaro
Regional Sales Manager
339-225-4530 Ext 217
michael.montenaro@fonroche.us



Reliable Lighting for CDD Infrastructure

Florida is home to over 1,000 Community Development Districts (CDDs) that support the infrastructure of rapidly growing residential communities.

As new neighborhoods develop, CDDs need reliable street lighting that can be installed quickly without costly electrical infrastructure.



100% SOLAR POWERED

Fonroche Lighting systems operate entirely off-grid, eliminating the need for utility connections while ensuring reliable lighting every night, even during power outages.



NO TRENCHING OR WIRING

Fonroche Lighting systems eliminate wiring, trenching, and conduit, allowing CDDs to install street lighting faster while reducing infrastructure costs and disruption to new developments.



COST-EFFECTIVE COMPLIANCE

Fonroche eliminates costly electrical infrastructure, utility fees, and long installation timelines, helping districts deliver safe, reliable lighting while protecting community budgets.

8 Year Warranty
Never pro-rated -
Including Parts & Warranty

\$2,879 Starting price for
standard lighting system.

Supporting Safer CDD Communities

Across growing communities in Florida, Fonroche Lighting America delivers reliable solar street lighting designed to withstand the state's heat, humidity, storms, and coastal conditions, without the delays of grid infrastructure.

Our systems provide dependable, maintenance-free lighting for neighborhood roads, pathways, parks, and community spaces, improving safety while delivering reliable illumination 365 nights a year.



Reliable Overnight Performance

Engineered battery autonomy ensures consistent illumination throughout the night.



Storm & Outage Resilience

Maintains lighting during storms and grid disruptions common in Florida.



Rapid Deployment

Installation **within 30 minutes** improves safety without prolonged construction impact.



Enhanced Visibility

Uniform, high-quality lighting improves visibility along neighborhood streets.

For support, contact:

Michael Montenaro
Regional Sales Manager

P: 339-225-4530 Ext 217

C: 321-276-9442

E: michael.montenaro@fonroche.us

Scan for more information about residential lighting solutions:





All Coast Electric LLC
2041 SW Panther Trace
Stuart, FL 34997
+17726317660
allcoastelectric@yahoo.com

ADDRESS

Copper Creek c/o Governmental
Management Services - South
Florida
2160 Reserve Park Trace
Port Saint Lucie, FL 34986
Attn: Matthew Hans

Estimate 1049

DATE 03/22/2026

DESCRIPTION	QTY	RATE	AMOUNT
Job -Copper Creek Scope: Furnish and install 16 8G27 replacement solar batteries in 8 remaining solar light poles.			
Quoted price			10,920.00
**Recycling of 16 old batteries included			
**Batteries being purchased from original fixture/equipment supplier.			

TOTAL

\$10,920.00

Accepted By

Accepted Date

Thank You for Your Business!

LAW OFFICES
BILLING COCHRAN
ESTABLISHED 1977

KENNETH W. MORGAN, JR.
MICHAEL J. PAWELCZYK
MANUEL R. COMRAS
ANDREW A. RIEF
JEFFERY R. LAWLEY
GINGER E. WALD
SCOTT C. COCHRAN
ALINE O. MARCANTONIO
JOHN C. WEBBER

STEVEN F. BILLING (1947-1998)
HAYWARD D. GAY (1943-2007)

BILLING COCHRAN, P.A.
LAS OLAS SQUARE, SUITE 600
515 EAST LAS OLAS BOULEVARD
FORT LAUDERDALE, FLORIDA 33301
(954) 764-7150
(954) 764-7279 FAX

PGA NATIONAL OFFICE CENTER
300 AVENUE OF THE CHAMPIONS, SUITE 270
PALM BEACH GARDENS, FLORIDA 33418
(561) 659-5970
(561) 659-6173 FAX

WWW.BILLINGCOCHRAN.COM
PLEASE REPLY TO: FORT LAUDERDALE

CHRISTINE A. BROWN
GABRIELLA A. FERNANDEZ PEREZ
MARLENE E. GONZALEZ
LORI B. LEWELLEN
LIZA E. SMOKER
LUCAS A. WILLIAMS

OF COUNSEL:
CLARK J. COCHRAN, JR.
SUSAN F. DELEGAL
DENNIS E. LYLES
BRUCE M. RAMSEY
RICHARD T. WOULFE

February 3, 2026

VIA E-MAIL ONLY– AHPilippi@gmssf.com

Ms. Andressa Hinz Philippi
District Manager
Governmental Management Services
5385 N. Nob Hill Road
Sunrise, FL 33351

**Re: Adjustment to District Counsel Fee Structure
Copper Creek Community Development District
Our File: 238.15121**

Dear Andressa:

This firm's current fee structure has been in place since 2023. Although we are certainly mindful of the necessity to keep increases in the District's expenses, including the cost of legal services, to a minimum, it has become necessary for us to adjust our hourly rates effective, October 1, 2026, as follows:

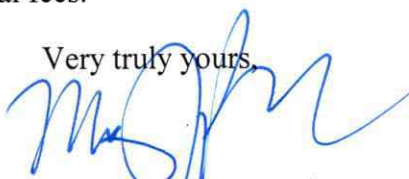
- Attorneys/Partners: \$300.00 per hour
- Attorneys/Associates: \$250.00 per hour

This hourly fee structure will be adjusted on a periodic basis in connection with the District's budget process no later than every third Fiscal Year to reflect changes in the Consumer Price Index published by the U. S. Department of Labor.

Ms. Andressa Hinz Philippi
February 3, 2026
Page 2

Naturally, should you feel you have any questions or require any further information in support of this adjustment you should feel free to contact me at your convenience. As I think you are aware, we very much appreciate the opportunity to serve as District Counsel as well as your courtesy and cooperation with regard to the necessity of what we believe to be both infrequent and reasonable adjustments to our schedule of professional fees.

Very truly yours,



Michael J. Pawelczyk
For the Firm

MJP/jmp

cc: Jennifer McConnell, GMS (via email only)



SOUTH FLORIDA WATER MANAGEMENT DISTRICT

March 06, 2026

Richard Hans
Copper Creek Community Development District
5385 N. Nob Hill Road
Sunrise, FL 33351

Delivered via email

**Subject: Copper Creek - Operable Gate Control Structure
Construction Completion Certification (CCC) Acceptance
Environmental Resource Permit (ERP) No. 56-113780-P
St Lucie County**

Dear Mr. Hans:

The South Florida Water Management District (District) is in receipt of your February 24, 2026 CCC for the above referenced ERP. Your CCC is accepted and the above referenced ERP is hereby converted from the construction phase to the operation and maintenance phase.

This acceptance is based on the District's review of the "As-built Certification and Request for Conversion to Operation Phase", Form 62-330.310(1), and a determination that construction is in substantial conformance with the plans and specifications approved by the District, in accordance with Section 62-330.310, Florida Administrative Code (FAC).

By accepting the Florida registered professional's certification, District staff considers the stormwater management (SWM) system authorized under the above referenced permit/application number(s) to be in compliance with ERP conditions pertaining to the CCC.

If you have any questions or require additional assistance, please contact Ronald Delgado at 863 462 5260 ext. 3012 or via email at rodelgad@sfwmd.gov.

Sincerely,

A handwritten signature in blue ink, appearing to read "R. Delgado".

Ronald Delgado
Regulatory Professional 2

eEnclosures: Location Map ([250522-53201_Exhibit1.0_LocMap.pdf](#))
Notice of Rights ([Notice of Rights](#))

c: Roberto Cabrera, P.E., Culpepper & Terpening Inc (E-Mail)

This document is filed in the RegPermitting system under Permit Number 56-113780-P via the Application/Permit Section on the Search Records home page

C&T Project No.: 06-618.003
Sender's Email: rcabrera@ct-eng.com

MEMORANDUM

DATE: February 24, 2026
VIA: Email
RE: Copper Creek Operable Control Structure
TO: Copper Creek Community Development District
Board of Supervisors
c/o Andressa Hinz Philippi – District Manager
ahphilippi@gmssf.com
FROM: Roberto Cabrera, P.E. *R.C.*

Project Completion Notification

As District Engineer, I am pleased to report that construction of the Copper Creek Operable Gate Control Structure project was completed on January 14, 2026.

This work was authorized under South Florida Water Management District Individual Environmental Resource Permit No. 56-113780-P, (Application No. 250522-53201) issued July 1, 2025, for the Copper Creek – Operable Gate Control Structure.

The completed improvements consist of the installation and retrofit of an emergency operable gate onto the existing outfall control structure (SD-185) discharging to the C-24 Canal, in accordance with the approved construction plans and permit conditions.

District Oversight and Compliance

District staff were actively involved during the construction process to ensure compliance with permit requirements and approved plans. Specifically:

- District representatives attended the required pre-construction meeting with SFWMD.
- District staff monitored construction activities during installation of the operable gate.
- A post-construction walkthrough was conducted to review site conditions and confirm general conformance with the approved plans and permit conditions.

In accordance with General Condition 6 of the permit, a Construction Completion Certification has been submitted to SFWMD to formally notify the District and report that the project was

constructed in general conformance with the permit requirements. Upon acceptance by SFWMD, the permit will formally transition from the construction phase to the operational phase.

Permit Authorized Operation Parameters

The gate is authorized for use in anticipation of emergency conditions. Operation is limited to the following circumstances and constraints as outlined in the permit:

- Pre-storm drawdown to the permitted water table elevation prior to significant storm events
- Post-storm recovery to the permitted water table elevation following storm events of greater depth and intensity than the 10-year, 3-day design storm
- The peak discharge rate shall not exceed the permitted rate of 13.47 cfs

The specific operational criteria are as follows:

- a. Minimum water level at which the operable gate may be opened: 21.17 ft NAVD
- b. Highest elevation that the bottom edge of the operable gate may be raised to: 20.50 ft NAVD
- c. Maximum amount of continuous time that the operable gate may remain open: 48 hours

These operational criteria ensure the District maintains regulatory compliance while enhancing its ability to proactively manage system elevations during extreme rainfall events

District Engineering Comments

The addition of the operable gate represents a meaningful enhancement to the resiliency of the Copper Creek stormwater management system. This improvement provides the District with a controlled and permitted mechanism to better manage upstream water levels during severe weather events while remaining within SFWMD discharge and elevation limitations.

It is recommended that routine inspection and functional testing of the gate mechanism be incorporated into the District's ongoing stormwater maintenance program to ensure long-term operational readiness.

C&T Project No.: 06-618.2024
Sender's Email: rcabrera@ct-eng.com

MEMORANDUM

DATE: January 12, 2025

VIA: Email

RE: Copper Creek CDD BMAP Draft Project Submittal List
St. Lucie River and Estuary BMAP

TO: Copper Creek Community Development District
Board of Supervisors
c/o Andressa Hinz Phillipi – District Manager
AHPhillipi@gmssf.com

FROM: Roberto Cabrera, P.E.

Culpepper & Terpening, Inc. (C&T) is providing this update to summarize the requirements of the St. Lucie River and Estuary Basin Management Action Plan (BMAP) (adopted June 2025), and to provide an overview of the draft project list we are preparing for Copper Creek Community Development District (Copper Creek CDD). This update is intended to clarify what is being requested by the Florida Department of Environmental Protection (FDEP), what is required of the District, and how we are approaching the initial submittal in a manner that is practical, cost-conscious, and consistent with the District's current maintenance and operations programs.

1. Background:

The St. Lucie River and Estuary BMAP is a state-adopted restoration plan intended to reduce nutrient loading (primarily Total Nitrogen (TN) and Total Phosphorus (TP)) to the St. Lucie River and Estuary. The BMAP functions as the implementation framework for achieving Total Maximum Daily Load (TMDL) targets over time, and it assigns reduction responsibilities across many stakeholders in the watershed.

Importantly, the BMAP is not simply a planning document. FDEP has made it clear that BMAPs are adopted by Secretarial Order and are therefore enforceable.

As a result, stakeholders such as CDDs are being asked to demonstrate progress toward nutrient reductions and to identify eligible management strategies that can support compliance with BMAP milestones.

2. What FDEP is requesting from Copper Creek CDD

The BMAP establishes milestone-based implementation schedules. It also requires responsible entities to identify projects or strategies that support achievement of their upcoming milestone reductions. In other words, even if a project will not be completed by the milestone date, the entity is expected to identify the strategies and provide reasonable assurance that the overall reductions can be achieved within the BMAP timeframe.

To support that requirement, the BMAP includes Appendix C, which contains explicit direction that responsible entities must submit a sufficient list of creditable projects with estimated reductions to demonstrate how the entity will meet its milestone. Appendix C states that this information must be submitted to DEP no later than January 16, 2026, to be compliant with the upcoming BMAP milestone (or the entity may be subject to enforcement).

The BMAP is requiring a credible “project list” that demonstrates the District has a reasonable path toward compliance.

3. January Submittal Target: What We Are Submitting and What We Are Not

As previously discussed, we are working toward a January 16, 2026 target for entering Copper Creek CDD’s initial project information into the FDEP reporting portal.

It is important to clarify that this date is a soft goal in terms of the District’s practical decision-making and implementation obligations. At this stage, the portal and reporting framework allow for a significant amount of flexibility and generality in how projects are described and categorized. In effect, the portal is currently structured to allow projects to be listed as “planned,” but the level of detail required does not necessarily rise to the level of final design, permitting, or construction-ready commitments. In some cases, projects can be described in a way that is closer to a “fully planned” project, while other items can function as more of a “wishlist” or placeholder strategy to demonstrate intent and compliance planning.

That said, the BMAP document does include a compliance-driven deadline requiring responsible entities to submit a sufficient list of creditable projects with

estimated reductions to DEP no later than January 16, 2026, to remain compliant with the upcoming milestone.

Our approach is to meet the intent of this deadline while protecting the District from unnecessary commitments and preserving flexibility as the BMAP process evolves.

4. Project list flexibility: The initial submittal is not the final set of projects

A key point we want to emphasize is that the initial project list we are preparing for the CDD is not intended to represent a final, locked-in construction program. The BMAP process is iterative by nature, and project lists can be refined as additional information becomes available, priorities change, and funding opportunities are identified.

FDEP's framework is structured around demonstrating "reasonable assurance" that sufficient strategies exist to meet upcoming milestones. In other words, the goal at this stage is to show that the CDD has a viable path toward compliance, not to force premature construction commitments.

5. Strategy Focus: maximizing credit for existing and long-standing District activities

Our project identification strategy for Copper Creek CDD is intentionally focused on two categories:

Activities and practices the community already performs (or has performed historically), and maintenance and operational improvements that provide measurable benefit while avoiding large, immediate capital expenditures.

We are pursuing this approach because it aligns with the practical reality that Copper Creek CDD has been maintaining stormwater infrastructure and waterbodies for many years, and many of those actions have direct relevance to nutrient management and water quality protection.

a. Seeking credit for actions performed over the past 20 years

As part of our discussions with FDEP, we have confirmed there may be an opportunity to obtain credit for nutrient reductions that have been provided historically, particularly where the District can demonstrate that those reductions are above and beyond what was required at the time of permitting.

The BMAP recognizes that urban structural projects completed since January 1, 2000 and planned in the future may be eligible for credit, but only for the portion of load reduction that is above and beyond any permit requirements.

This is an important distinction and it supports our approach: we plan to evaluate past and current actions to determine which portions may be creditable.

b. Above and beyond permit requirements: detailed permit review approach

C&T is planning to review the original permitting documentation and stormwater design criteria with a detailed and nuanced approach to identify what was truly required versus what was implemented above the minimum.

Based on our understanding of the permitting environment at the time the CDD was originally permitted, there were not any explicit nutrient removal performance standards that exist today. Modern rules emphasize performance standards such as reductions in TN and TP (with additional requirements in impaired waters), but those requirements were not always present historically in the same way.

At the time the CDD was originally permitted, the stormwater system was generally designed to meet hydraulic and storage requirements, which can incidentally provide nutrient removal due to detention and settling. However, incidental nutrient removal that occurs solely as a byproduct of meeting minimum permit criteria is generally not creditable.

That said, any elements that can be supported as above and beyond minimum permit requirements are potentially creditable. Our goal is to carefully compare the original minimum requirements to what was actually constructed and maintained, and to document opportunities for credit where appropriate.

6. Status of load allocation discussion with FDEP

In parallel with the project list development, we are continuing discussions with FDEP regarding the modeled loads that were used to establish the assigned nutrient reduction responsibilities for each community.

At this time, for the purposes of the upcoming submittal deadline, FDEP has not provided a pathway to use alternative derivations of baseline loading. This includes options such as:

- a. performing site-specific load calculations independent of the BMAP model,
- b. collecting water quality samples and using measured concentrations to estimate actual loads, or
- c. developing a customized baseline loading estimate based on the District's actual stormwater system performance.

For now, the assigned loads are being driven by the model framework used by FDEP to generate allocations across the watershed.

7. Concern: Assigned reductions may not align with site reality

A major concern we want to document is that the assigned reductions do not necessarily appear to align with the physical reality of what the CDD can reasonably remove based on the nutrients that are actually generated and available.

In many cases, the assigned reductions appear to assume a baseline load that may not reflect:

- a. the actual land uses present in the community,
- b. the nutrient reductions already occurring through the permitted stormwater system,
- c. and the fact that the stormwater system is already providing treatment and attenuation prior to discharge.

The District is being asked to remove an additional amount of TN and TP that, based on preliminary evaluation, may not be “available” for removal after accounting for existing system performance. Stated another way: if the site only generates a certain load, and the stormwater system is already removing a portion of that load, the remaining nutrient balance can be less than what the model-based allocation suggests must be removed. The table below shows the existing removal percentages based on our calculations:

Exist. % N removed	Req. % N removed	Exist. % P removed	Req. % P removed
74%	58%	95%	71%

Additionally, FDEP has stated that any nutrient removal occurring because of permitted existing infrastructure is not eligible as credit towards the BMAP nutrient removal goals. However, as per section 5.b of this memorandum, nutrient removal goals were not a tracked metric in ERP submittals at the time of permitting for this development, and are not included in the permits for the present site. FDEP has denied the opportunity for nutrient removal credits despite this.

We are continuing to press this issue with FDEP because it affects the reasonableness and feasibility of the assigned targets.

8. Extension Pathway

If the CDD is unable to submit a sufficient list of eligible management strategies to meet the upcoming milestone reductions, the BMAP provides an alternate pathway that can function as an extension mechanism: the submission of project identification efforts.

Appendix C states that if a lead entity cannot submit a sufficient list of eligible strategies, then specific project identification efforts are required by January 16, 2026. These efforts must define the purpose and timeline to identify sufficient projects, and the project description and estimated completion date must reflect urgency.

While these planning efforts do not receive credit themselves, they are recognized as necessary to demonstrate that eligible management actions will be forthcoming and compliance will be achieved.

Appendix C further explains that entities providing sufficient project identification efforts will be deemed as having a defined compliance schedule, while those without an adequate project list or defined schedule may be subject to enforcement actions.

Copper Creek CDD's approach:

We intend to submit a reasonable initial project list by the January deadline. If needed, we will also position Copper Creek CDD to utilize the Appendix C pathway as an additional compliance strategy to allow more time for refinement, verification of baseline loads, and identification of the most appropriate long-term actions.

9. Why we focused on maintenance-based and low-capital-cost projects

When identifying potential management strategies for Copper Creek CDD, C&T's approach was to prioritize projects that meet the following criteria:

- Creditable under the BMAP framework (stormwater or waterbody nutrient reduction benefit)
- Practical for the District to implement and sustain
- Lower risk and lower cost, particularly by emphasizing maintenance improvements and existing activities
- Provides measurable benefit or reasonable narrative support, even if reductions are not yet quantified
- Does not obligate Copper Creek CDD to immediate large capital construction

This approach is consistent with the BMAP's recognition that urban nonstructural actions such as education and outreach are eligible for credit, and that maintenance-based projects (such as BMP cleanouts) are commonly credited using established methodologies.

This also supports the District's practical goals: improve system performance, improve long-term maintenance outcomes, and strengthen compliance posture without unnecessary cost exposure.

10. Summary of Selected Copper Creek CDD Projects (and why they were chosen)

The current project list has been intentionally selected to emphasize:

- Maintenance-based actions that improve system performance,
- activities the District already performs or can readily implement,
- projects that are compatible with long-term budgeting,
- and strategies that are broadly recognized and creditable under the BMAP framework.

This list is not final, and the District retains flexibility to refine, substitute, or reprioritize projects as additional guidance is provided by FDEP and as our technical evaluation progresses.

11. Copper Creek CDD Draft Project List (BMAP Submittal)

A. Education Efforts (Underway)

Project Description: Implementation of ongoing public outreach efforts to reduce nutrient runoff at source areas.

Why this was selected:

Public education is one of the most cost-effective strategies available to reduce nutrient loading at the source. In a residential community setting, the most common controllable nutrient sources include fertilizer practices, over-irrigation, pet waste, and the disposal of yard debris into stormwater inlets.

The BMAP recognizes public education and outreach efforts as eligible for BMAP credit and notes that these activities were excluded from the St. Lucie River and Estuary model, meaning they may be credited regardless of when they were implemented.

During our discussions with FDEP, we were able to confirm that Copper Creek CDD is not expected to create a new stand-alone education program in order to receive credit at this time. Instead, FDEP indicated that Copper Creek may be able to claim credit by piggybacking on existing outreach and education efforts already being implemented at the City and County level, provided those efforts are applicable within the Copper Creek service area and can be reasonably documented.

As a next step, we will evaluate whether any additional Copper Creek-specific or CDD-led education efforts would result in measurable additional credit beyond what can already be captured through existing municipal outreach. If additional credit is not available, the District may still consider targeted education initiatives as a good-faith measure to support water quality goals and reinforce best practices among residents and vendors.

For Copper Creek CDD, potential education efforts may include newsletters, community signage, HOA coordination, vendor guidance, and resident reminders regarding fertilizer restrictions, irrigation practices, and stormwater protection.

B. BMP Cleanout (Planned)

Project Description: Pipe cleaning, routine maintenance and cleaning of pipes to remove debris and sediment.

Why this was selected:

Stormwater infrastructure accumulates sediment and debris over time. That material often contains attached nutrients. Cleaning pipes and removing sediment helps reduce nutrient transport to ponds and downstream discharge points, and it also improves hydraulic performance and reduces clogging risk.

The BMAP acknowledges that estimates of TN and TP reductions from BMP cleanout activities were made using accepted tools based on the volume or weight of material removed.

This makes BMP cleanout a strong candidate for a low-cost, maintenance-focused project that the District already benefits from operationally..

C. Fertilizer Reduction (Planned)

Project Description: Implementation of a fertilizer management program to reduce fertilizer use and associated nutrient runoff.

Why this was selected:

Fertilizer reduction programs are among the most direct methods to reduce nutrient generation in a residential community. This can include:

- reducing application rates
- shifting to slow-release fertilizers
- improving calibration and application methods
- coordinating fertilizer timing with rainfall patterns
- eliminating unnecessary phosphorus applications

This type of program is also compatible with education efforts and can be implemented through contractor requirements and landscape maintenance standards.

D. Stormwater Reuse (Planned)

Project Description: Stormwater harvesting, utilize stormwater as a supplemental source for irrigation supply.

Why this was selected:

Stormwater reuse can help reduce discharge volumes leaving the system and may reduce the export of nutrient loads. Reuse strategies also support long-term water management goals and can reduce reliance on other irrigation sources.

As part of this effort, the District should evaluate opportunities to document and, where applicable, receive credit for existing reuse practices that may already be occurring. For example, if irrigation water is currently being supplied from the

District's lakes or stormwater system, that practice can be incorporated into the overall strategy and quantified as a beneficial reuse component.

While reuse can involve infrastructure and operational considerations, it is included as a planned strategy because it can be implemented in phases and coordinated with ongoing or future irrigation system improvements.

E. Control Structure (Planned)

Project Description: Installation of operable structures at outfall control structures to allow additional stormwater retention for treatment during non-emergency conditions.

Why this was selected:

Control structures can provide measurable benefit by increasing retention time in the system and reducing nutrient export during smaller, frequent storm events. While a control structure project may involve some capital cost, it is often less costly than constructing new stormwater treatment areas and can be phased or implemented strategically.

If designed and operated correctly, control structure modifications can also provide a dual operational benefit by giving the District greater flexibility to manage lake stages. This can allow the District to lower lake levels in advance of large storm events to create additional storage capacity and improve flood protection, while also allowing lake levels to be maintained or temporarily raised during targeted periods to retain and treat runoff within the system. This is especially beneficial for nutrient management because nutrient concentrations are often highest during "first flush" conditions at the start of the rainy season, when accumulated pollutants are washed off the watershed during the initial storms. Retaining and managing these early-season runoff volumes can help reduce downstream nutrient export during the period when nutrient loading is typically at its peak.

This type of project also aligns with the broader BMAP emphasis on stormwater treatment improvements and management actions that reduce TN and TP loads.

12. Summary

In summary, Copper Creek CDD's draft BMAP project list is intended to demonstrate good-faith compliance planning while prioritizing low-cost, maintenance-oriented projects that provide measurable benefit to the community. The list also focuses on leveraging practices that are already in place or can be implemented with minimal effort, while maintaining flexibility so the District is not locked into a single path forward as conditions and priorities change. Through coordination, we have also confirmed that the District is not necessarily required to construct every project exactly as listed, and that the project list may be revised in future reporting cycles as costs, feasibility, and opportunities evolve.

Next steps include finalizing the project descriptions, confirming consistent project naming and project status (Ongoing vs. Planned), and submitting the draft project list to FDEP in the requested format. The District should also continue evaluating whether any projects should be refined, removed, or replaced based on feasibility and District priorities, and prepare for annual reporting expectations beginning in 2026 where applicable.

Copper Creek
COMMUNITY DEVELOPMENT DISTRICT

Check Register
Fiscal Year 2026
06/01/25 - 03/31/26

<i>Date</i>	<i>Check #'s</i>		<i>Amount</i>
FY 2025			
06/01/25 - 06/30/25	694-702	\$	63,277.99
07/01/25 - 07/31/25	703-706	\$	10,494.13
08/01/25 - 08/31/25	707-710	\$	6,361.62
09/01/25 - 09/30/25	711-716	\$	19,411.29
FY 2026			
10/01/25 - 10/31/25	717-723	\$	16,808.52
11/01/25 - 11/30/25	724-728	\$	8,936.36
12/01/25 - 12/31/25	729-736	\$	403,991.80
01/01/26 - 01/31/26	737-743	\$	32,468.63
02/01/26 - 02/28/26	744-751	\$	82,269.15
03/01/26 - 03/31/26	752-755	\$	12,370.99
TOTAL		\$	656,390.48

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		5/20/25	101495	202505	310	51300	31100		MAY 25 - ENGINEERING FEES	*	12,200.00		
									CULPEPPER & TERPENING, INC.			12,600.00	000695
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		6/01/25	238	202506	310	51300	35100		JUN 25 - COMPUTER TIME	*	100.00		
		6/01/25	238	202506	310	51300	31300		JUN 25 - DISSEMINATION	*	445.83		
		6/01/25	238	202506	310	51300	35101		JUN 25 - WEBSITE ADMIN	*	100.00		
		6/01/25	238	202506	310	51300	42000		JUN 25 - POSTAGE	*	4.14		
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		6/01/25	PSI17254	202506	320	53800	46800		JUN 25 - LAKE/POND MAINT	*	1,275.00		
		6/01/25	PSI17271	202506	320	53800	46250		JUN 25 - WETLANDS MNG SV	*	150.00		
									SOLITUDE LAKE MANAGEMENT			1,893.00	000699
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									BILLING COCHRAN, P.A.			3,140.00	000700

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		7/01/25	240	202507	310	51300	35100		JUL 25 - COMPUTER TIME	*	100.00		
		7/01/25	240	202507	310	51300	31300		JUL 25 - DISSEMINATION	*	445.83		
		7/01/25	240	202507	310	51300	35101		JUL 25 - WEBSITE ADMIN	*	100.00		
		7/01/25	240	202507	310	51300	42000		JUL 25 - POSTAGE	*	2.07		
		7/01/25	240	202507	310	51300	42500		JUL 25 - COPIES	*	.30		
		7/01/25	241	202507	320	53800	34000		JUL 25 - FIELD SERVICES	*	166.67		
									GOVERNMENTAL MANAGEMENT SERVICES -			3,841.95	000705
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		7/01/25	PSI18081	202507	320	53800	46800		JUL 25 - LAKE/POND MAINT	*	1,275.00		
		7/01/25	PSI18099	202507	320	53800	46250		JUL 25 - WETLANDS MNG SV	*	150.00		
									SOLITUDE LAKE MANAGEMENT			1,893.00	000706
8/12/25	00007	7/24/25	102012	202506	310	51300	31100		JUN 25 - ENGINEERING FEES	*	500.00		
									CULPEPPER & TERPENING, INC.			500.00	000707
8/12/25	00033	6/30/25	7197952	202506	310	51300	48000		PUBLIC NOTICE	*	123.52		
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			AUG 25	- MGMT FEES						
8/01/25		243	202508 310-51300-35100				*	100.00		
			AUG 25	- COMPUTER TIME						
8/01/25		243	202508 310-51300-31300				*	445.83		
			AUG 25	- DISSEMINATION						
8/01/25		243	202508 310-51300-35101				*	100.00		
			AUG 25	- WEBSITE ADMIN						
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			AUG 25	- POSTAGE						
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8/12/25	00029	8/01/25	PSI18904	202508 320-53800-46801			*	468.00		
			AUG 25	- MIDGE/MOSO SERV						
8/01/25		PSI18926	202508 320-53800-46800				*	1,275.00		
			AUG 25	- LAKE/POND MAINT						
8/01/25		PSI18942	202508 320-53800-46250				*	150.00		
			AUG 25	- WETLANDS MNG SV						
SOLITUDE LAKE MANAGEMENT									1,893.00	000710
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			JUL 25	- ATTORNEY FEES						
8/31/25		194990	202508 310-51300-31500				*	500.00		
			AUG 25	- ATTORNEY FEES						
BILLING COCHRAN, P.A.									1,000.00	000711
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			AUG 25	- ENGINEERING FEES						
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			FY 2026	INSURANCE						
EGIS INSURANCE & RISK ADVISORS									7,895.00	000713
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			SEP 25	- FIELD SERVICES						
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			SEP 25	- MGMT FEES						
9/01/25		245	202509 310-51300-35100				*	100.00		
			SEP 25	- COMPUTER TIME						
9/01/25		245	202509 310-51300-31300				*	445.83		
			SEP 25	- DISSEMINATION						
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			DIAGNOSIS SOLAR PWR STLT						
					SNYDER AIR CONDITIONING, PLUMBING &			3,840.75	000715
9/23/25	00029	9/01/25	PSI19723	202509 320-53800-46801		*	468.00		
			SEP 25 - MIDGE/MOSQ SERV						
		9/01/25	PSI19745	202509 320-53800-46800		*	1,275.00		
			SEP 25 - LAKE/POND MAINT						
		9/01/25	PSI19761	202509 320-53800-46250		*	150.00		
			SEP 25 - WETLANDS MNG SV						
					SOLITUDE LAKE MANAGEMENT			1,893.00	000716
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			SEP 25 - ATTORNEY FEES						
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			PUBLIC NOTICE						
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			ASSESSMENT ROLL CERT FY26						
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			OCT 25 - MGMT FEES						
		10/01/25	247	202510 310-51300-35100		*	100.00		
			OCT 25 - COMPUTER TIME						
		10/01/25	247	202510 310-51300-31300		*	445.83		
			OCT 25 - DISSEMINATION						
		10/01/25	247	202510 310-51300-35101		*	100.00		
			OCT 25 - WEBSITE ADMIN						
		10/01/25	248	202510 320-53800-34000		*	178.33		
			OCT 25 - FIELD SERVICES						
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10/08/25	00029	10/02/25	PSI21198	202510 320-53800-46800		*	1,275.00		
			OCT 25 - LAKE/POND MAINT						
		10/02/25	PSI21252	202510 320-53800-46250		*	150.00		
			OCT 25 - WETLANDS MNG SV						

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		OCT 25 - MIDGE/MOSQ SERV								1,893.00	000721
10/16/25	00027	10/16/25	10162025	202510	300-10100-10100		COPPER CREEK CDD	*	1,000.00		
		11/01/25								1,000.00	000722
10/16/25	00014	10/01/25	93097	202510	310-51300-54000		FLORIDACOMMERCE	*	175.00		
										175.00	000723
11/17/25	00035	10/12/25	2350	202510	320-53800-49000		ALL COAST ELECTRIC LLC	*	2,570.00		
										2,570.00	000724
11/17/25	00016	10/31/25	195940	202510	310-51300-31500		BILLING COCHRAN, P.A.	*	500.00		
										500.00	000725
11/17/25	00003	10/21/25	9-037-62	202510	310-51300-42000		FEDEX	*	23.73		
										23.73	000726
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		11/01/25	252	202511	310-51300-35100			*	100.00		
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										3,949.63	000727
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		11/02/25	PSI21929	202511	320-53800-46801			*	468.00		
										1,893.00	000728

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CHECK DATE	VEND#	INVOICE DATE	INVOICE	EXPENSED TO YRMO	ACCT#	SUB	SUBCLASS	VENDOR NAME	STATUS	AMOUNT	CHECK AMOUNT	CHECK #
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		12/01/25	PSI22621	202512	320-53800-46801				*	468.00		
			DEC 25 - MIDGE/MOSQ SERV									
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			TBSHT SOLAR FIXTURE									
ALL COAST ELECTRIC LLC											1,920.00	000737
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			DEC 25 - ATTORNEY FEES									
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			TRANSFER OF TAX RECEIPTS									
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1/16/26	00007	12/17/25	102856	202511	310-51300-31100				*	2,887.50		
			NOV 25 - ENGINEERING FEES									
CULPEPPER & TERPENING, INC.											2,887.50	000740
1/16/26	00001	1/01/26	255	202601	320-53800-34000				*	178.33		
			JAN 26 - FIELD SERVICES									
		1/01/26	256	202601	310-51300-34000				*	3,117.92		
			JAN 26 - MGMT FEES									
		1/01/26	256	202601	310-51300-35100				*	100.00		
			JAN 26 - COMPUTER TIME									
		1/01/26	256	202601	310-51300-31300				*	445.83		
			JAN 26 - DISSEMINATION									
		1/01/26	256	202601	310-51300-35101				*	100.00		
			JAN 26 - WEBSITE ADMIN									
		1/01/26	256	202601	310-51300-42000				*	3.70		
			JAN 26 - POSTAGE									
GOVERNMENTAL MANAGEMENT SERVICES -											3,945.78	000741
1/16/26	00029	1/02/26	PSI23296	202601	320-53800-46250				*	150.00		
			JAN 26 - WETLANDS MNG SV									
		1/02/26	PSI23299	202601	320-53800-46800				*	1,275.00		
			JAN 26 - LAKE/POND MAINT									
		1/02/26	PSI23303	202601	320-53800-46801				*	468.00		
			JAN 26 - MIDGE/MOSQ SERV									
SOLITUDE LAKE MANAGEMENT											1,893.00	000742
1/16/26	00022	1/05/26	2512760	202601	310-51300-32300				*	4,000.00		
			FY 2026 TRUSTEE FEES									
COMPUTERSHARE											4,000.00	000743

CHECK DATE	VEND#	INVOICE DATE	INVOICE	EXPENSED TO YRMO	DPT	ACCT#	SUB	SUBCLASS	VENDOR NAME	STATUS	AMOUNT	CHECK AMOUNT	CHECK #
2/04/26	00007	8/11/25	101768	202507	310	310-51300-31100				*	1,440.00		
		JUL 25							ENGINEERING FEES				
		9/30/25	102486	202509	310	310-51300-31100				*	245.00		
		SEP 25							ENGINEERING FEES				
CULPEPPER & TERPENING, INC.												1,685.00	000744
2/04/26	00001	2/01/26	258	202602	310	310-51300-34000				*	3,117.92		
		FEB 26							MGMT FEES				
		2/01/26	258	202602	310	310-51300-35100				*	100.00		
		FEB 26							COMPUTER TIME				
		2/01/26	258	202602	310	310-51300-31300				*	445.83		
		FEB 26							DISSEMINATION				
		2/01/26	258	202602	310	310-51300-35101				*	100.00		
		FEB 26							WEBSITE ADMIN				
		2/01/26	258	202602	310	310-51300-42000				*	3.70		
		FEB 26							POSTAGE				
GOVERNMENTAL MANAGEMENT SERVICES -												3,767.45	000745
2/04/26	00012	2/02/26	28566	202602	310	310-51300-32200				*	4,200.00		
									AUDIT FYE 09/30/25				
GRAU & ASSOCIATES												4,200.00	000746
2/04/26	00029	2/02/26	PSI23931	202602	320	320-53800-46250				*	150.00		
		FEB 26							WETLANDS MNG SV				
		2/02/26	PSI23934	202602	320	320-53800-46800				*	1,275.00		
		FEB 26							LAKE/POND MAINT				
		2/02/26	PSI23937	202602	320	320-53800-46801				*	468.00		
		FEB 26							MIDGE/MOSQ SERV				
SOLITUDE LAKE MANAGEMENT												1,893.00	000747
2/25/26	00016	1/31/26	197065	202601	310	310-51300-31500				*	750.00		
		JAN 26							ATTORNEY FEES				
BILLING COCHRAN, P.A.												750.00	000748
2/25/26	00003	2/17/26	9-181-10	202602	310	310-51300-42000				*	45.37		
									DELIVERIES THRU 2/6/26				
FEDEX												45.37	000749
2/25/26	00001	2/01/26	257	202602	320	320-53800-34000				*	178.33		
		FEB 26							FIELD SERVICES				
GOVERNMENTAL MANAGEMENT SERVICES -												178.33	000750
2/25/26	00036	1/12/26	4795	202601	320	320-53800-46500				*	69,750.00		
									DRAINAGE OUTFALL CTRL MOD				
PRP CONSTRUCTION												69,750.00	000751

CHECK DATE	VEND#	INVOICE DATE	INVOICE	EXPENSED TO YRMO	DPT	ACCT#	SUB	SUBCLASS	VENDOR NAME	STATUS	AMOUNT	CHECK AMOUNT	CHECK #
3/18/26	00016	2/28/26	197538	FEB 26		202602	310-51300	31500	BILLING COCHRAN, P.A.	*	500.00	500.00	000752
3/18/26	00007	2/24/26	103050	JAN 26		202601	310-51300	31100	CULPEPPER & TERPENING, INC.	*	6,022.50	6,022.50	000753
3/18/26	00001	3/01/26	259	MAR 26		202603	320-53800	34000	FIELD SERVICES	*	178.33		
		3/01/26	260	MAR 26		202603	310-51300	34000	MGMT FEES	*	3,117.92		
		3/01/26	260	MAR 26		202603	310-51300	35100	COMPUTER TIME	*	100.00		
		3/01/26	260	MAR 26		202603	310-51300	31300	DISSEMINATION	*	445.83		
		3/01/26	260	MAR 26		202603	310-51300	35101	WEBSITE ADMIN	*	100.00		
		3/01/26	260	MAR 26		202603	310-51300	51000	OFFICE SUPPLIES	*	.15		
		3/01/26	260	MAR 26		202603	310-51300	42000	POSTAGE	*	8.46		
		3/01/26	260	MAR 26		202603	310-51300	42500	COPIES	*	4.80		
									GOVERNMENTAL MANAGEMENT SERVICES -			3,955.49	000754
3/18/26	00029	3/02/26	PSI24605	MAR 26		202603	320-53800	46250	WETLANDS MNG SV	*	150.00		
		3/02/26	PSI24607	MAR 26		202603	320-53800	46800	LAKE/POND MAINT	*	1,275.00		
		3/02/26	PSI24610	MAR 26		202603	320-53800	46801	MIDGE/MOSQ SERV	*	468.00		
									SOLITUDE LAKE MANAGEMENT			1,893.00	000755
									TOTAL FOR BANK A		656,390.48		
									TOTAL FOR REGISTER		656,390.48		

Copper Creek
Community Development District

Unaudited Financial Reporting
March 31, 2026



Table of Contents

1	<hr/>	<u>Balance Sheet</u>
2-3	<hr/>	<u>General Fund</u>
4	<hr/>	<u>Debt Service Fund Series 2019</u>
5	<hr/>	<u>Capital Projects Fund Series 2019</u>
6	<hr/>	<u>Month to Month</u>
7	<hr/>	<u>Long Term Debt Report</u>
8	<hr/>	<u>Assessment Receipt Schedule</u>

Copper Creek
Community Development District
Combined Balance Sheet
March 31, 2026

	<i>General Fund</i>	<i>Debt Service Funds</i>	<i>Capital Project Fund</i>	<i>Totals Governmental Funds</i>
Assets:				
<u>Cash:</u>				
Operating Account	\$ 6,725	\$ -	\$ -	\$ 6,725
Centennial Bank	361	-	-	361
Due from General Fund	-	7,140	-	7,140
<u>Investments:</u>				
State Board of Administration	527,071	-	-	527,071
Series 2019				
Reserve	-	161,404	-	161,404
Revenue	-	406,375	-	406,375
Interest	-	47	-	47
Sinking	-	80	-	80
Prepayment	-	11,290	-	11,290
Principal	-	12	-	12
Acq & Construction	-	-	206	206
Total Assets	\$ 534,157	\$ 586,348	\$ 206	\$ 1,120,712
Liabilities:				
Accounts Payable	\$ 2,150	\$ -	-	\$ 2,150
Due to Debt Service	7,140	-	-	7,140
Total Liabilities	\$ 9,290	\$ -	\$ -	\$ 9,290
Fund Balance:				
Restricted for:				
Debt Service	\$ -	\$ 586,348	-	\$ 586,348
Capital Project			206	206
Assigned for:				
Unassigned	524,867	-	-	524,867
Total Fund Balances	\$ 524,867	\$ 586,348	\$ 206	\$ 1,111,422
Total Liabilities & Fund Balance	\$ 534,157	\$ 586,348	\$ 206	\$ 1,120,712

Copper Creek
Community Development District
General Fund

Statement of Revenues, Expenditures, and Changes in Fund Balance
For The Period Ending March 31, 2026

	Adopted Budget	Prorated Budget Thru 03/31/26	Actual Thru 03/31/26	Variance
Revenues:				
Special Assessments - On Roll	\$ 144,185	\$ 139,208	\$ 139,208	\$ -
Stormwater Rebate	76,896	-	-	-
Interest Income	9,937	9,937	10,813	876
Total Revenues	\$ 231,018	\$ 149,144	\$ 150,020	\$ 876

Expenditures:

General & Administrative:

Supervisor Fees	\$ 4,000	\$ 2,000	\$ -	\$ 2,000
PR-FICA	306	153	-	153
Engineering	10,000	10,000	11,260	(1,260)
Attorney Fees	15,000	7,500	2,750	4,750
Assessment Roll	4,971	4,971	4,971	-
Annual Audit	5,000	4,200	4,200	-
Arbitrage Rebate	1,200	-	-	-
Dissemination Agent	5,350	2,675	2,675	0
Trustee Fees	6,000	4,000	4,000	-
Management Fees	37,415	18,707	18,708	(0)
Information Technology	1,200	600	600	-
Website Maintenance	1,200	600	600	-
Telephone	50	25	-	-
Postage & Delivery	500	250	98	152
Printing & Binding	600	300	5	295
Insurance General Liability	8,900	7,895	7,895	-
Legal Advertising	1,500	750	-	750
Other Current Charges	700	350	409	(59)
Office Supplies	100	50	0	50
Dues, Licenses & Subscriptions	175	175	175	-
Capital Outlay	100	50	-	50
Operating Reserve	17,870	8,935	-	8,935
Total General & Administrative	\$ 122,137	\$ 74,186	\$ 58,346	\$ 15,816

Field Maintenance

Field Management	\$ 2,140	\$ 1,070	\$ 1,070	\$ 0
Lake Management	15,500	7,750	7,650	100
Midge Control	5,700	2,850	2,808	42
Littoral/Wetland Maintenance	1,800	900	900	-
Stormwater Maintenance/ R&R	48,896	48,896	69,750	(20,854)
Stormwater Contingencies	4,860	2,430	4,490	(2,060)
Subtotal Field Maintenance	\$ 78,896	\$ 63,896	\$ 86,668	\$ (22,772)

Copper Creek

Community Development District

General Fund

Statement of Revenues, Expenditures, and Changes in Fund Balance

For The Period Ending March 31, 2026

	Adopted Budget	Prorated Budget Thru 03/31/26	Actual Thru 03/31/26	Variance
<u>Street Lighting Loan</u>				
<u>Series 2021</u>				
Interest - 11/01	\$ 707	\$ 707	\$ 709	\$ (2)
Principal - 05/01	28,571	28,571	-	28,571
Interest - 05/01	707	707	-	707
Subtotal Debt Service	\$ 29,985	\$ 29,985	\$ 709	\$ 29,277
Total Expenditures	\$ 231,018	\$ 168,068	\$ 145,722	\$ 22,320
Excess (Deficiency) of Revenues over Expenditures	\$ 0	\$ (18,923)	\$ 4,298	\$ 23,196
Net Change in Fund Balance	\$ 0	\$ (18,923)	\$ 4,298	\$ 23,196
Fund Balance - Beginning	\$ -		\$ 520,569	
Fund Balance - Ending	\$ 0		\$ 524,867	

Copper Creek

Community Development District

Debt Service Fund Series 2019

Statement of Revenues, Expenditures, and Changes in Fund Balance

For The Period Ending March 31, 2026

	Adopted Budget	Prorated Budget Thru 03/31/26	Actual Thru 03/31/26	Variance
Revenues:				
Special Assessments - On Roll	\$ 323,127	\$ 311,971	\$ 311,971	\$ -
Special Assessments - Prepaid	-	-	7,462	7,462
Interest Income	10,000	5,000	8,493	3,493
Total Revenues	\$ 333,127	\$ 316,971	\$ 327,925	\$ 10,954
Expenditures:				
Interest Expense - 11/01	\$ 107,281	\$ 107,281	\$ 107,406	\$ (125)
Principal Expense - 11/01	100,000	100,000	100,000	-
Interest Expense - 05/01	105,281	-	-	-
Total Expenditures	\$ 312,563	\$ 207,281	\$ 207,406	\$ (125)
Excess (Deficiency) of Revenues over Expenditures	\$ 20,565	\$ 109,690	\$ 120,519	\$ 10,829
Net Change in Fund Balance	\$ 20,565	\$ 109,690	\$ 120,519	\$ 10,829
Fund Balance - Beginning	\$ 310,400		\$ 465,830	
Fund Balance - Ending	\$ 330,965		\$ 586,348	

Copper Creek
Community Development District
Capital Projects Fund Series 2019
Statement of Revenues, Expenditures, and Changes in Fund Balance
For The Period Ending March 31, 2026

	Adopted Budget	Prorated Budget Thru 03/31/26	Actual Thru 03/31/26	Variance
Revenues				
Interest Income	\$ -	\$ -	\$ 4	\$ 4
Total Revenues	\$ -	\$ -	\$ 4	\$ 4
Expenditures:				
Capital Outlay	\$ -	\$ -	-	\$ -
Total Expenditures	\$ -	\$ -	\$ -	\$ -
Excess (Deficiency) of Revenues over Expenditures	\$ -	\$ -	\$ 4	\$ 4
Net Change in Fund Balance	\$ -	\$ -	\$ 4	\$ 4
Fund Balance - Beginning	\$ -		\$ 203	
Fund Balance - Ending	\$ -		\$ 206	

Copper Creek
Community Development District
Month to Month

	Oct	Nov	Dec	Jan	Feb	March	April	May	June	July	Aug	Sept	Total
Revenues:													
Special Assessments - On Roll	\$ -	\$ 4,861	\$ 129,208	\$ 3,336	\$ 1,280	\$ 523	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 139,208
Stormwater Rebate	-	-	-	-	-	-	-	-	-	-	-	-	-
Interest Income	1,824	1,698	1,834	1,985	1,747	1,726	-	-	-	-	-	-	10,813
Total Income	\$ 1,824	\$ 6,559	\$ 131,042	\$ 5,320	\$ 3,027	\$ 2,249	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 150,020
Expenditures:													
<u>General & Administrative:</u>													
Supervisor Fees	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
PR-FICA	-	-	-	-	-	-	-	-	-	-	-	-	-
Engineering	200	2,888	-	6,023	-	-	-	-	-	-	-	-	9,110
Attorney Fees	500	500	500	750	500	-	-	-	-	-	-	-	2,750
Assessment Roll	4,971	-	-	-	-	-	-	-	-	-	-	-	4,971
Annual Audit	-	-	-	-	4,200	-	-	-	-	-	-	-	4,200
Arbitrage Rebate	-	-	-	-	-	-	-	-	-	-	-	-	-
Dissemination Agent	446	446	446	446	446	446	-	-	-	-	-	-	2,675
Trustee Fees	-	-	-	4,000	-	-	-	-	-	-	-	-	4,000
Management Fees	3,118	3,118	3,118	3,118	3,118	3,118	-	-	-	-	-	-	18,708
Information Technology	100	100	100	100	100	100	-	-	-	-	-	-	600
Website Maintenance	100	100	100	100	100	100	-	-	-	-	-	-	600
Telephone	-	-	-	-	-	-	-	-	-	-	-	-	-
Postage & Delivery	24	10	3	4	49	8	-	-	-	-	-	-	98
Printing & Binding	-	0	-	-	-	5	-	-	-	-	-	-	5
Insurance General Liability	7,895	-	-	-	-	-	-	-	-	-	-	-	7,895
Legal Advertising	-	-	-	-	-	-	-	-	-	-	-	-	-
Other Current Charges	85	85	73	19	65	83	-	-	-	-	-	-	409
Office Supplies	-	-	-	-	-	0	-	-	-	-	-	-	0
Dues, Licenses & Subscriptions	175	-	-	-	-	-	-	-	-	-	-	-	175
Capital Outlay	-	-	-	-	-	-	-	-	-	-	-	-	-
Total General & Administrative	\$ 17,614	\$ 7,246	\$ 4,339	\$ 14,559	\$ 8,578	\$ 3,860	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 56,196
<u>Maintenance</u>													
Field Management	\$ 178	\$ 178	\$ 178	\$ 178	\$ 178	\$ 178	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 1,070
Lake Management	1,275	1,275	1,275	1,275	1,275	1,275	-	-	-	-	-	-	7,650
Midge Control	468	468	468	468	468	468	-	-	-	-	-	-	2,808
Littoral/Wetland Maintenance	150	150	150	150	150	150	-	-	-	-	-	-	900
Stormwater Maintenance/ R&R	-	-	-	69,750	-	-	-	-	-	-	-	-	69,750
Stormwater Contingencies	2,570	1,920	-	-	-	-	-	-	-	-	-	-	4,490
Subtotal Field Expenditures	\$ 4,641	\$ 3,991	\$ 2,071	\$ 71,821	\$ 2,071	\$ 2,071	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 86,668
<u>Street Lighting Loan</u>													
Interest - 11/01	\$ 709	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	709
Principal - 05/01	-	-	-	-	-	-	-	-	-	-	-	-	-
Interest - 05/01	-	-	-	-	-	-	-	-	-	-	-	-	-
Subtotal Debt Service	\$ 709	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 709
Total Expenditures	\$ 22,255	\$ 11,237	\$ 6,411	\$ 86,381	\$ 10,649	\$ 5,931	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 143,572
Excess (Deficiency) of Revenues over Expe	\$ (20,431)	\$ (4,678)	\$ 124,631	\$ (81,060)	\$ (7,622)	\$ (3,683)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 6,448
Net Change in Fund Balance	\$ (20,431)	\$ (4,678)	\$ 124,631	\$ (81,060)	\$ (7,622)	\$ (3,683)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 6,448

Copper Creek
Community Development District
Long Term Debt Report Series 2019

Special Assessment Bonds, Series 2019		
Original Issue Amount:		\$4,740,000.00
Term 1:	\$275,000.00	
Interest Rate:	3.875%	
Maturity Date:	November 1, 2024	
Term 2:	\$540,000.00	
Interest Rate:	4.000%	
Maturity Date:	November 1, 2029	
Term 3:	\$1,315,000.00	
Interest Rate:	4.750%	
Maturity Date:	November 1, 2038	
Term 3:	\$2,610,000.00	
Interest Rate:	5.000%	
Maturity Date:	November 1, 2049	
Reserve Fund Definition	50% of Maximum Annual Debt Service	
Reserve Fund Requirement	\$158,181.25	
Reserve Fund Balance	\$161,403.78	
Bonds Outstanding - 10/30/2019		\$4,740,000
Less: Principal Payment - 11/1/20		(\$80,000)
Less: Principal Payment - 11/1/21		(\$85,000)
Less: Principal Payment - 11/1/22		(\$90,000)
Less: Principal Payment - 11/1/23		(\$90,000)
Less: Principal Payment - 11/1/24		(\$90,000)
Less: Principal Payment - 11/1/25		(\$100,000)
Current Bonds Outstanding		\$4,205,000

Copper Creek
COMMUNITY DEVELOPMENT DISTRICT
Special Assessment Receipts - St. Lucie County
Fiscal Year 2026

Gross Assessments \$ 153,388.80 \$ 343,752.25 \$ 497,141.05
Net Assessments \$ 144,185.47 \$ 323,127.12 \$ 467,312.59

ON ROLL ASSESSMENTS

allocation in % 30.85% 69.15% 100.00%

Date	Distribution	Gross Amount	Discount/ Penalty	Property Appraisal	Commission	Interest	Net Receipts	2019		
								O&M Portion	Debt Service	Total
11/17/25	10/01/25 - 10/31/25	\$1,974.06	\$0.00	\$0.00	\$39.48	\$0.00	\$ 1,934.58	\$ 596.90	\$ 1,337.68	\$ 1,934.58
11/14/25	11/01/25 - 11/06/25	\$9,125.19	\$0.00	\$0.00	\$182.51	\$0.00	8,942.68	2,759.19	6,183.49	8,942.68
11/21/25	11/07/25 - 11/13/25	\$4,977.38	\$0.00	\$0.00	\$99.54	\$0.00	4,877.84	1,505.02	3,372.82	4,877.84
12/01/25	11/14/25 - 11/20/25	\$4,147.82	\$0.00	\$0.00	\$82.96	\$0.00	4,064.86	1,254.18	2,810.68	4,064.86
12/05/25	11/21/25 - 11/27/25	\$414,207.40	\$0.00	\$0.00	\$8,284.15	\$0.00	405,923.25	125,244.29	280,678.96	405,923.25
12/09/25	INV-1393	\$0.00	\$0.00	\$9,942.82	\$0.00	\$0.00	(9,942.82)	(3,067.78)	(6,875.04)	(9,942.82)
12/11/25	11/28/25 - 12/04/25	\$14,111.25	\$0.00	\$0.00	\$282.22	\$0.00	13,829.03	4,266.83	9,562.20	13,829.03
12/18/25	12/05/25 - 12/11/25	\$4,156.47	\$0.00	\$0.00	\$83.13	\$0.00	4,073.34	1,256.80	2,816.54	4,073.34
12/30/25	12/12/25 - 12/18/25	\$838.21	\$0.00	\$0.00	\$16.77	\$0.00	821.44	253.45	567.99	821.44
01/05/26	12/19/25 - 12/25/25	\$1,676.42	\$0.00	\$0.00	\$33.53	\$0.00	1,642.89	506.90	1,135.99	1,642.89
01/08/26	12/25/25 - 12/30/25	\$1,085.05	\$0.00	\$0.00	\$21.70	\$302.22	1,365.57	421.34	944.23	1,365.57
01/08/26	01/01/26 - 01/08/26	\$838.21	\$0.00	\$0.00	\$16.76	\$0.00	821.45	253.45	568.00	821.45
01/16/26	01/01/26 - 01/08/26	\$3,387.40	\$0.00	\$0.00	\$67.75	\$0.00	3,319.65	1,024.25	2,295.40	3,319.65
01/23/26	01/09/26 - 01/15/26	\$2,889.91	\$0.00	\$0.00	\$57.80	\$0.00	2,832.11	873.82	1,958.29	2,832.11
01/29/26	01/16/26 - 01/22/26	\$846.85	\$0.00	\$0.00	\$16.93	\$0.00	829.92	256.07	573.85	829.92
02/05/26	01/23/26 - 01/29/26	\$846.85	\$0.00	\$0.00	\$16.94	\$0.00	829.91	256.06	573.85	829.91
02/12/26	01/30/26 - 02/05/26	\$2,540.54	\$0.00	\$0.00	\$50.81	\$0.00	2,489.73	768.19	1,721.54	2,489.73
02/20/26	02/06/26 - 02/12/26	\$846.85	\$0.00	\$0.00	\$16.94	\$0.00	829.91	256.06	573.85	829.91
03/12/26	02/27/26 - 03/05/26	\$864.13	\$0.00	\$0.00	\$17.29	\$0.00	846.84	261.29	585.55	846.84
03/27/26	03/13/26 - 03/19/26	\$864.13	\$0.00	\$0.00	\$17.28	\$0.00	846.85	261.29	585.56	846.85
TOTAL		\$ 470,224.12	\$ -	\$ 9,942.82	\$ 9,404.49	\$ 302.22	\$ 451,179.03	\$ 139,207.60	\$ 311,971.43	\$ 451,179.03

94.59%	Percent Collected
\$ 26,916.93	Balance Remaining to Collect